

Information to identify the case:

Debtor 1	William S Noakes	Social Security number or ITIN	xxx-xx-6033
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-23692-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William S Noakes

12/6/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New JerseyIn re:
William S Noakes
DebtorCase No. 14-23692-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +William S Noakes, 50 Grayson Circle, Willingboro, NJ 08046-3312
 aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 aty +McCabe Weisberg & Conway, PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 cr ++PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650
 (address filed with court: PFS Financial 1, LLC, 7990 IH 10 West, Suite 200,
 San Antonio, TX 78230)
 514896316 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Goodyear Credit Plan, Processing Center, Des Moines, IA 50364)
 514896314 +Crestar Capital, LLC, Att: Honig And Greenberg, LLC, 1949 Berlin Roa, Suite 200,
 Cherry Hill, NJ 08003-2077
 517874532 +Eight Investment Group, LLC, P.O. Box 653, Montvale, NJ 07645-0653
 517874533 +Eight Investment Group, LLC, P.O. Box 653, Montvale, NJ 07645,
 Eight Investment Group, LLC, P.O. Box 653, Montvale, NJ 07645-0653
 514896315 +Fort Dix Federal Credit Union, Po Box 1, Fort Dix, NJ 08640-0001
 514896318 +HFC, McCabe, Weisberg & Conway, PC, 216 Haddon Ave, Ste 303, Westmont, NJ 08108-2811

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: HFC.COM Dec 07 2019 05:48:00 Household Finance Corp., PO Box 17574,
 Blatimore, MD 21297-1574
 514896313 +EDI: CIAC.COM Dec 07 2019 05:48:00 Citifinancial, Po Box 6931, The Lakes, NV 88901-0001
 514896320 +EDI: IRS.COM Dec 07 2019 05:48:00 Department of the Treasury, Internal Revenue Service,
 Po Box 7346, Philadelphia, PA 19101-7346
 514896317 +EDI: HFC.COM Dec 07 2019 05:48:00 HFC, Po Box 17574, Baltimore, MD 21297-1574
 515089666 +EDI: HFC.COM Dec 07 2019 05:48:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, MN 55121-0188
 515122197 +EDI: HFC.COM Dec 07 2019 05:48:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, Minnesota 55121-0188
 516119963 +EDI: HFC.COM Dec 07 2019 05:48:00 Household Finance Corporation III,
 c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
 514896319 +EDI: HFC.COM Dec 07 2019 05:48:00 Hsbc Card Services, P.O. Box 17051,
 Baltimore, MD 21297-1051
 515123001 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 01:34:09
 LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial,
 Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515102240 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC, c/o Goodyear,
 POB 41067, Norfolk VA 23541
 515102251 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC,
 c/o Household Finance Corp., POB 41067, Norfolk VA 23541
 515102241 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC, c/o Sears,
 POB 41067, Norfolk VA 23541
 515628036 E-mail/Text: Bankruptcy_PFS@propelfs.com Dec 07 2019 01:28:21 PFS Financial 1, LLC,
 c/o Propel Financial Services, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230
 517725445 +E-mail/Text: Bankruptcy_PFS@propelfs.com Dec 07 2019 01:28:21 Propel Financial 1, LLC,
 c/o Propel Financial Services, LLC, P.O. Box 100350, San Antonio, TX 78201,
 Propel Financial 1, LLC, c/o Propel Financial Services, LLC 78201-1650
 517725444 +E-mail/Text: Bankruptcy_PFS@propelfs.com Dec 07 2019 01:28:21 Propel Financial 1, LLC,
 c/o Propel Financial Services, LLC, P.O. Box 100350, San Antonio, TX 78201-1650
 514896312 EDI: AGFINANCE.COM Dec 07 2019 05:48:00 American General Finance, Heritage Square,
 4000 Route 130, Ste 17, Delran, NJ 08075
 516833445 +E-mail/Text: jennifer.chacon@spservicing.com Dec 07 2019 01:30:17
 U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250, U.S. Bank National Association,
 c/o Select Portfolio Servicing, Inc. 84165-0250
 516833444 E-mail/Text: jennifer.chacon@spservicing.com Dec 07 2019 01:30:17
 U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 514979410 EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 514896321 +EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Financial Cards, Po Box 98791,
 Las Vegas, NV 89193-8791

TOTAL: 22

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District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Dec 06, 2019

aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
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Mountainside, NJ 07092-2315
cr* +Eight Investment Group, LLC, P.O. Box 653, Montvale, NJ 07645-0653
515628037* ++PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650
(address filed with court: PFS Financial 1, LLC, c/o Propel Financial Services, LLC,
7990 IH 10 West, Suite 200, San Antonio, TX 78230)
516922804* +U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250, U.S. Bank National Association,
c/o Select Portfolio Servicing, Inc. 84165-0250
516922803* U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
515009516* Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Eight Investment Group, LLC agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor HOUSEHOLD FINANCE CORP III NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor HOUSEHOLD FINANCE CORPORATION III
NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent
for U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust
2017-4, Mortgage-Backed Notes, Series 2017-4 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Household Finance Corp III
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Stephanie Shreter on behalf of Debtor William S Noakes shreterecf@comcast.net,
shreterlaw@gmail.com

TOTAL: 12